

Information to identify the case:

Debtor 1	John H. Wilson	Social Security number or ITIN	xxx-xx-3223
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Rhonda F. Wilson	Social Security number or ITIN	xxx-xx-4224
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-22031-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John H. Wilson

Rhonda F. Wilson

12/4/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John H. Wilson
Rhonda F. Wilson
DebtorsCase No. 12-22031-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 34

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db/jdb
cr
John H. Wilson, Rhonda F. Wilson, 54 Cedar Street, Ellsworth, PA 15331
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

13358076 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)

13358075 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
13358079 Belleverson Financial, Room 105 Tri-County Plaz, Belle Vernon, PA 15012
13358085 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)

13426231 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive,
Pittsburgh, PA 15212-5860

13358090 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
13358097 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)

13358098 +SEVENTH AVENUE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 05 2017 01:24:49 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13360733 EDI: HNDA.COM Dec 05 2017 01:18:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

13358077 EDI: APPLIEDBANK.COM Dec 05 2017 01:23:00 Applied Bank, 601 Delaware Ave,
Wilmington, DE 19801

13417034 EDI: AIS.COM Dec 05 2017 01:18:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093

13358078 +EDI: TSYS2.COM Dec 05 2017 01:23:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014

13358080 EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Cap One, Po Box 85520, Richmond, VA 23285
13388478 EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

13358081 +E-mail/Text: bankruptcy@cavps.com Dec 05 2017 01:25:09 Cavalry Portfolio Serv,
7 Skyline Dr Ste 3, Hawthorne, NY 10532-2162

13390134 +E-mail/Text: bankruptcy@cavps.com Dec 05 2017 01:25:09 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

13358082 +EDI: CHASE.COM Dec 05 2017 01:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13358083 +EDI: BLUESTEM Dec 05 2017 01:23:00 Cit/Fhut, 6250 Ridgewood Road,
St Cloud, MN 56303-0820

13358084 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13358086 +EDI: CIAC.COM Dec 05 2017 01:23:00 Citimortgage Inc, Po Box 9438,
Gaithersburg, MD 20898-9438

13358087 +EDI: RCSFNBMARIN.COM Dec 05 2017 01:23:00 Credit One Bank, Po Box 98875,
Las Vegas, NV 89193-8875

13358091 +EDI: AMINFOFP.COM Dec 05 2017 01:23:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

13358092 +EDI: HFC.COM Dec 05 2017 01:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13358093 +EDI: IRS.COM Dec 05 2017 01:23:00 Internal Revenue Service,
William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727,
Pittsburgh, PA 15222-4107

13405674 +EDI: OPHSUBSID.COM Dec 05 2017 01:18:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132

13455555 EDI: RESURGENT.COM Dec 05 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

13358096 +EDI: RESURGENT.COM Dec 05 2017 01:23:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281

13388131 +E-mail/Text: csidl@sbcglobal.net Dec 05 2017 01:25:12 Premier Bankcard/Charter, POB 2208,
Vacaville, CA 95696-8208

13358099 EDI: DRIV.COM Dec 05 2017 01:23:00 Triad Financial, 5201 Rufe Snow Dr Ste 40,
North Richland Hills, TX 76180

13384562 EDI: WFFC.COM Dec 05 2017 01:23:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,
P.O. Box 19657, Irvine, CA 92623-9657

13358100 +EDI: WFFC.COM Dec 05 2017 01:23:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
13358089 NATIONSTAR MORTGAGE LLC
Fhut/Metbk

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Dec 04, 2017

13358094* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13358095* Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
13465974* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067-4177)
13358088 ##+Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970
TOTALS: 2, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Rhonda F. Wilson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor John H. Wilson ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7